

Amendments to the Abstract:

Please amend the title in the Abstract of the Disclosure as follows:

~~COMPUTER IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-
BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT
HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM EMPLOYING
A RISK FILTER ROUTINE THAT DETERMINES WHETHER TO SELECTIVELY
REJECT PAYMENT BASED UPON AT LEAST ONE USER-SUPPLIED RISK
PARAMETER INCLUDING A CLEAN PAYMENT LIMIT~~